



**State Farm**  
**P.O. Box 106169**  
**Atlanta, GA 30348-6169**  
**Fax: 1-844-236-3646**  
**statefarmfireclaims@statefarm.com**

## **Structural Damage Claim Policy**

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.



## Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

### State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel F = Factored In, D = Do Not Apply

### Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit [3])		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

### Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50
Less Non - recoverable Depreciation (Including Taxes) [7]	
Subtotal	312.50
General Contractor O&P on Depreciation	166.50
Less General Contractor O&P on Non - recoverable Depreciation	
Subtotal	
Total Maximum Additional Amounts Available If Incurred [8]	
Total Amount of Claim If Incurred [9]	

Claim Representative

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.**

- 1. Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
- 2. General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
- 3. Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
- 4. Depreciation** – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
- 5. Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
- 6. Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
- 7. Non Recoverable Depreciation** – *Depreciation* applied to items that are not eligible for replacement cost benefits.
- 8. Total Maximum Additional Amount if Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
- 9. Total Amount of Claim if Incurred** – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

**State Farm**

BROWN, CAROLYN

36-40H2-14L

Insured: BROWN, CAROLYN  
 Property: 9920 HUNTERS RUN  
 MIDWEST CITY, OK 73130-4524

Estimate: 36-40H2-14L  
 Claim Number: 3640H214L  
 Policy Number: 36CBB9299  
 Price List: OKOC28\_OCT21  
 Restoration/Service/Remodel

Home: 405-688-5934  
 Cellular: 405-476-9198

Type of Loss: Hail  
 Deductible: \$2,040.00  
 Date of Loss: 10/14/2021  
 Date Inspected: 10/19/2022

**Summary for Coverage A - Dwelling - 35 Windstorm and Hail**

Line Item Total	18,639.40
Material Sales Tax	605.97
Replacement Cost Value	19,245.37
Less Depreciation (Including Taxes)	(5,696.41)
Less Deductible	(2,040.00)
Net Actual Cash Value Payment	\$11,508.96

**Maximum Additional Amounts Available If Incurred:**

Total Line Item Depreciation (Including Taxes)	5,696.41
Replacement Cost Benefits	5,696.41
Total Maximum Additional Amount Available If Incurred	5,696.41
Total Amount of Claim If Incurred	\$17,205.37

Norton, Joshua 844  
 844-458-4300

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND  
 LIMITS OF YOUR POLICY.**

**Explanation of Building Replacement Cost Benefits**  
**Homeowner Policy**  
**Coverage A - Dwelling - 35 Windstorm and Hail**

To:   Name:           BROWN, CAROLYN  
      Address:       9920 HUNTERS RUN  
      City:           MIDWEST CITY  
      State/Zip:      OK, 73130-4524

Insured:           BROWN, CAROLYN  
Date of Loss:      10/14/2021

Claim Number:     3640H214L  
Cause of Loss:     HAIL

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$19,245.37 . The enclosed claim payment to you of \$11,508.96 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 5,696.41 .

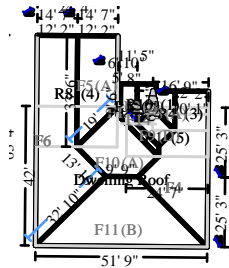
If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

**State Farm**

BROWN, CAROLYN

36-40H2-14L

**Source - Eagle View****Source - Eagle View****Dwelling Roof**

3,419.54	Surface Area	34.20	Number of Squares
259.18	Total Perimeter Length	70.23	Total Ridge Length
106.92	Total Hip Length		

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Tear off, haul and dispose of comp. shingles - Laminated						
34.20 SQ	52.20	0.00	1,785.24			1,785.24
Laminated - comp. shingle rfg. - w/ felt						
38.67 SQ	241.67	396.45	9,741.83	11/30 yrs Avg.	(3,572.01) 36.67%	6,169.82
Remove Additional charge for steep roof - 7/12 to 9/12 slope						
34.20 SQ	12.65	0.00	432.63			432.63
Additional charge for steep roof - 7/12 to 9/12 slope						
38.66 SQ	39.27	0.00	1,518.18			1,518.18
Ridge cap - composition shingles						
178.00 LF	3.84	18.47	701.99	11/25 yrs Avg.	(308.88) 44.00%	393.11
Asphalt starter - universal starter course						
260.00 LF	1.72	11.59	458.79	11/20 yrs Avg.	(252.33) 55.00%	206.46
Gable cornice return - laminated						
5.00 EA	69.07	3.02	348.37	11/30 yrs Avg.	(127.74) 36.67%	220.63
Roof vent - turbine type						
2.00 EA	110.17	11.88	232.22	11/35 yrs Avg.	(72.98) 31.43%	159.24
R&R Rain cap - 4" to 5"						
3.00 EA	35.67	4.24	111.25	11/35 yrs Avg.	(34.96) 31.43%	76.29
Flashing - pipe jack						
3.00 EA	41.92	3.79	129.55	11/35 yrs Avg.	(40.71) 31.43%	88.84
* Flashing - pipe jack						
3.00 EA	77.67	12.68	245.69	11/35 yrs Avg.	(77.22) 31.43%	168.47
Digital satellite system - Detach & reset						
1.00 EA	36.35	0.00	36.35			36.35
Chimney flashing - average (32" x 36")						
1.00 EA	354.25	7.32	361.57	11/35 yrs Avg.	(113.64) 31.43%	247.93

## State Farm

BROWN, CAROLYN

36-40H2-14L

## CONTINUED - Dwelling Roof

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
CODES:						
Drip edge						
260.00 LF					WHEN INCURRED	
The following code upgrade item is paid when actually repaired or replaced.						
260 LF of Drip Edge @ \$2.43 per LF =\$655.93						
Sheathing - OSB - 1/2"						
3,419.54 SF					WHEN INCURRED	
The following code upgrade item is paid when actually repaired or replaced.						
3419.54 SF of OSB 1/2 @\$2.32 SF =\$8,266.29						
Saddle or cricket - 26 to 50 SF						
1.00 EA					WHEN INCURRED	
The following code upgrade item is paid when actually repaired or replaced.						
Cricket 26-50SF \$257.42						

<b>Totals: Dwelling Roof</b>	<b>469.44</b>	<b>16,103.66</b>	<b>4,600.47</b>	<b>11,503.19</b>
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Area Totals: Source - Eagle View

224.42 Exterior Wall Area				
3,419.54 Surface Area	34.20 Number of Squares		259.18 Total Perimeter Length	
70.23 Total Ridge Length	106.92 Total Hip Length			

<b>Total: Source - Eagle View</b>	<b>469.44</b>	<b>16,103.66</b>	<b>4,600.47</b>	<b>11,503.19</b>
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## Front Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* R&R Gutter						
34.33 LF	8.55	11.59	305.11	11/25 yrs Avg.	(134.25) 44.00%	170.86
* Downspout - aluminum - up to 5"						
24.00 LF	8.09	8.10	202.26	11/25 yrs Avg.	(88.99) 44.00%	113.27
R&R Window screen, 1 - 9 SF						
1.00 EA	38.64	2.85	41.49	11/30 yrs Avg.	(15.20) 36.67%	26.29
R&R Overhead door & hardware - 16' x 7' - Standard grade						
1.00 EA	1,085.19	71.34	1,156.53	11/35 yrs Avg.	(363.48) 31.43%	793.05

## State Farm

BROWN, CAROLYN

36-40H2-14L

## CONTINUED - Front Elevation

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
<b>Totals: Front Elevation</b>		<b>93.88</b>	<b>1,705.39</b>		<b>601.92</b>	<b>1,103.47</b>

## Right Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* R&R Gutter						
63.33 LF	8.55	21.38	562.85	11/25 yrs Avg.	(247.66) 44.00%	315.19
<b>Totals: Right Elevation</b>		<b>21.38</b>	<b>562.85</b>		<b>247.66</b>	<b>315.19</b>

## Rear Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* R&R Downspout - aluminum - up to 5"						
16.00 LF	8.55	5.40	142.20	11/25 yrs Avg.	(62.57) 44.00%	79.63
<b>Totals: Rear Elevation</b>		<b>5.40</b>	<b>142.20</b>		<b>62.57</b>	<b>79.63</b>

## Left Elevation

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

## State Farm

BROWN, CAROLYN

36-40H2-14L

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
* R&R Gutter	47.00 LF	8.55	15.87	417.72	11/25 yrs Avg.	(183.79) 44.00%	233.93
<b>Totals: Left Elevation</b>			<b>15.87</b>	<b>417.72</b>		<b>183.79</b>	<b>233.93</b>

## Debris Removal

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls & Ceiling
0.00 SF Floor	0.00 SF Short Wall	0.00 LF Floor Perimeter
0.00 SF Long Wall		0.00 LF Ceil. Perimeter

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Haul debris - per pickup truck load - including dump fees	1.00 EA	137.72	0.00	137.72			137.72
For non roofing material							
<b>Totals: Debris Removal</b>			<b>0.00</b>	<b>137.72</b>		<b>0.00</b>	<b>137.72</b>

Area Totals: Source - Eagle View

224.42 Exterior Wall Area	34.20 Number of Squares	259.18 Total Perimeter Length
3,419.54 Surface Area	106.92 Total Hip Length	
70.23 Total Ridge Length		

<b>Total: Source - Eagle View</b>			<b>605.97</b>	<b>19,069.54</b>		<b>5,696.41</b>	<b>13,373.13</b>
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## Labor Minimums Applied

	QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Window labor minimum	1.00 EA	175.83	0.00	175.83			175.83
<b>Totals: Labor Minimums Applied</b>			<b>0.00</b>	<b>175.83</b>		<b>0.00</b>	<b>175.83</b>

<b>Line Item Totals: 36-40H2-14L</b>			<b>605.97</b>	<b>19,245.37</b>		<b>5,696.41</b>	<b>13,548.96</b>
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**State Farm**

BROWN, CAROLYN

36-40H2-14L

**Grand Total Areas:**

224.42 Exterior Wall Area

3,419.54 Surface Area

70.23 Total Ridge Length

34.20 Number of Squares

106.92 Total Hip Length

259.18 Total Perimeter Length

**Trade Summary**

Includes all applicable Tax, General Contractor O&amp;P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
<b>DMO GENERAL DEMOLITION</b>					
Haul debris - per pickup truck load - including dump fees	1.00 EA	\$137.72	\$137.72	\$0.00	\$0.00
<b>TOTAL GENERAL DEMOLITION</b>		<b>\$137.72</b>	<b>\$137.72</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>DOR DOORS</b>					
R&R Overhead door & hardware - 16' x 7' - Standard grade	1.00 EA	\$1,156.53	\$793.05	\$0.00	\$363.48
<b>TOTAL DOORS</b>		<b>\$1,156.53</b>	<b>\$793.05</b>	<b>\$0.00</b>	<b>\$363.48</b>
<b>FRM FRAMING &amp; ROUGH CARPENTRY</b>					
Saddle or cricket - 26 to 50 SF	1.00 EA	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL FRAMING &amp; ROUGH CARPENTRY</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>RFG ROOFING</b>					
Laminated - comp. shingle rfg. - w/ felt	38.67 SQ	\$9,741.83	\$6,169.82	\$0.00	\$3,572.01
Tear off, haul and dispose of comp. shingles - Laminated	34.20 SQ	\$1,785.24	\$1,785.24	\$0.00	\$0.00
Asphalt starter - universal starter course	260.00 LF	\$458.79	\$206.46	\$0.00	\$252.33
Digital satellite system - Detach & reset	1.00 EA	\$36.35	\$36.35	\$0.00	\$0.00
Drip edge	260.00 LF	\$0.00	\$0.00	\$0.00	\$0.00
Chimney flashing - average (32" x 36")	1.00 EA	\$361.57	\$247.93	\$0.00	\$113.64
Flashing - pipe jack	3.00 EA	\$129.55	\$88.84	\$0.00	\$40.71
Flashing - pipe jack	3.00 EA	\$245.69	\$168.47	\$0.00	\$77.22
Gable cornice return - laminated	5.00 EA	\$348.37	\$220.63	\$0.00	\$127.74
Ridge cap - composition shingles	178.00 LF	\$701.99	\$393.11	\$0.00	\$308.88
Sheathing - OSB - 1/2"	3,419.54 SF	\$0.00	\$0.00	\$0.00	\$0.00
Additional charge for steep roof - 7/12 to 9/12 slope	38.66 SQ	\$1,518.18	\$1,518.18	\$0.00	\$0.00
Remove Additional charge for steep roof - 7/12 to 9/12 slope	34.20 SQ	\$432.63	\$432.63	\$0.00	\$0.00
Roof vent - turbine type	2.00 EA	\$232.22	\$159.24	\$0.00	\$72.98
R&R Rain cap - 4" to 5"	3.00 EA	\$111.25	\$76.29	\$0.00	\$34.96
<b>TOTAL ROOFING</b>		<b>\$16,103.66</b>	<b>\$11,503.19</b>	<b>\$0.00</b>	<b>\$4,600.47</b>
<b>SFG SOFFIT, FASCIA, &amp; GUTTER</b>					
R&R Downspout - aluminum - up to 5"	16.00 LF	\$142.20	\$79.63	\$0.00	\$62.57
R&R Gutter	144.66 LF	\$1,285.68	\$719.98	\$0.00	\$565.70
Downspout - aluminum - up to 5"	24.00 LF	\$202.26	\$113.27	\$0.00	\$88.99
<b>TOTAL SOFFIT, FASCIA, &amp; GUTTER</b>		<b>\$1,630.14</b>	<b>\$912.88</b>	<b>\$0.00</b>	<b>\$717.26</b>

Note: Slight variances may be found within report sections due to rounding

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**Trade Summary**

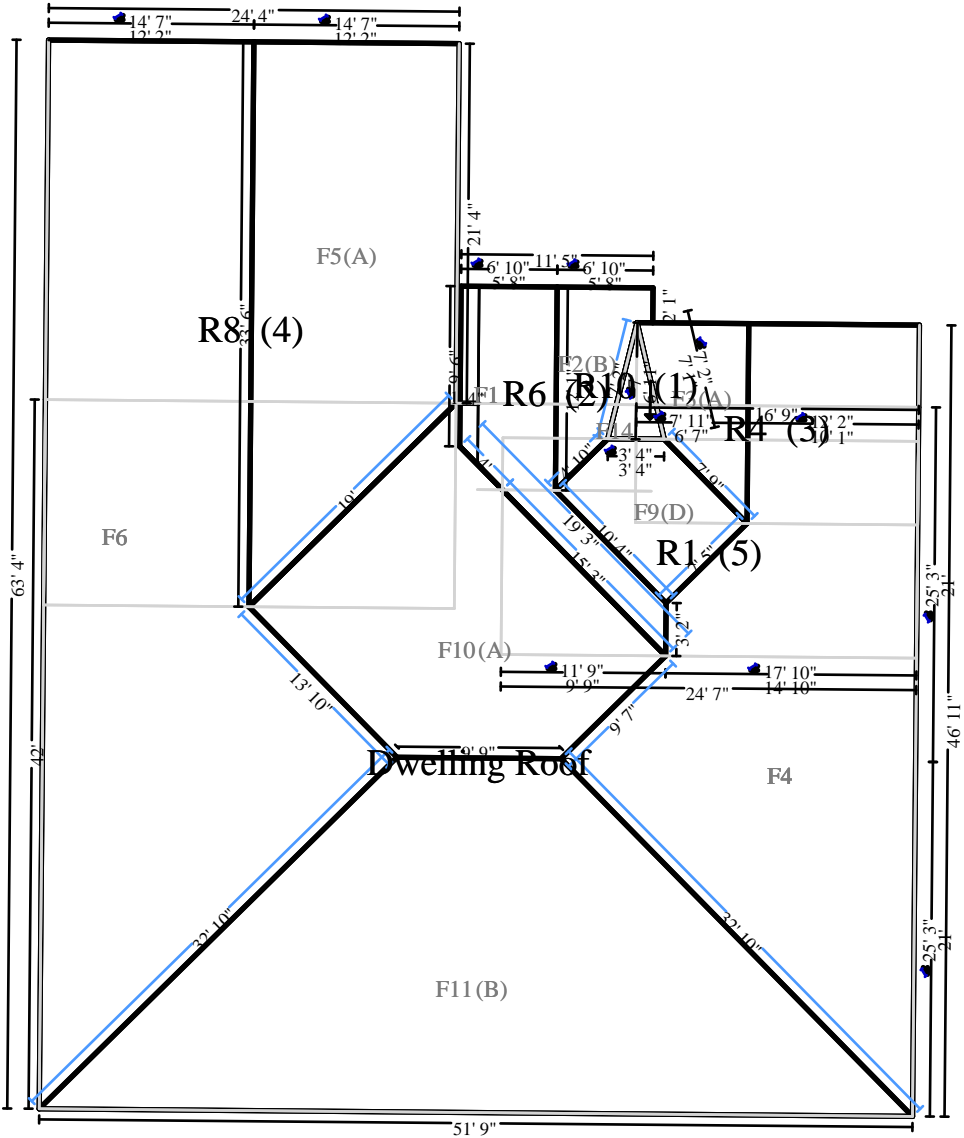
Includes all applicable Tax, General Contractor O&amp;P, and Labor Minimums

DESCRIPTION	LINE ITEM QTY	REPL. COST TOTAL	ACV	NON-REC. DEPREC.	MAX ADDL. AMT AVAIL.
<b>WDR WINDOW REGLAZING &amp; REPAIR</b>					
R&R Window screen, 1 - 9 SF	1.00 EA	\$41.49	\$26.29	\$0.00	\$15.20
<b>TOTAL WINDOW REGLAZING &amp; REPAIR</b>		<b>\$41.49</b>	<b>\$26.29</b>	<b>\$0.00</b>	<b>\$15.20</b>
<b>WDW WINDOWS - WOOD</b>					
Window labor minimum	1.00 EA	\$175.83	\$175.83	\$0.00	\$0.00
<b>TOTAL WINDOWS - WOOD</b>		<b>\$175.83</b>	<b>\$175.83</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTALS</b>		<b>\$19,245.37</b>	<b>\$13,548.96</b>	<b>\$0.00</b>	<b>\$5,696.41</b>

Note: Slight variances may be found within report sections due to rounding

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Source - Eagle View